

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Tammy Marie Campbell
aka Tammy Marie Maynard
Debtor(s)

Bankruptcy Case No.: 19-24043-CMB
Per May 27, 2021 Proceeding
Chapter: 13
Docket No.: 66 – 28, 65
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 12, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,681.00 as of June, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PNC Bank (Cl. #7); Ally Financial (Cl. #11) with payment to be determined by Trustee .
- ☒ H. Additional Terms: Attorney fees based on retainer of \$1,190.00.

Peoples Gas paid as a priority administrative claim per Order entered 12/17/2020 (Doc. No. 58).

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: May 28, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Tammy Marie Campbell
Debtor

Case No. 19-24043-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 28, 2021

User: dric
Form ID: 149

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db	+ Tammy Marie Campbell, 198 McChain Road, Finleyville, PA 15332-4113
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15140650	+ A. T. & T./Diversified Consultants, 10550 Deer Wood Park Blvd., Jacksonville, FL 32256-2805
15140654	+ Amsher Collections/Dish Network, 4524 South Lake Parkway, Suite 1, Birmingham, AL 35244-3271
15140661	+ CPA/Peoples Gas, P.O. Box 9037, Addison, TX 75001-9037
15140660	+ CPA/Peoples Gas, P.O. Box 802068, Dallas, TX 75380-2068
15140656	Capital One, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 1, Jacksonville, FL 32256
15140659	+ Child Community Pediatrics, Collection Services, P.O. Box 14931, Pittsburgh, PA 15234-0931
15140663	+ Finleyville Boro and SD, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15140665	+ HSBC Bank Nevada, N.A c/o Calvary SPV, Attn: David Apothaker, Esquire, 520 Fellowship Road, Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
15140666	+ James Warmbrodt, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15140671	+ NCB Management Express, 610 Waltham Way, Sparks, NV 89437-6695
15140674	+ Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15140678	+ Riggold School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15162995	+ Ringgold School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15140680	+ T-Mobile/Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
15162996	+ Township of Union, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15140681	+ Union Township, c/o Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539
15140686	+ Westfield Insurance, One Pearl Circle, P.O. Box 5001, Westfield Center, OH 44251-5001

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15140651	+ Email/Text: jill@ffcc.com	May 29 2021 00:50:00	Alliance Charter, c/o First Federal Credit, 24700 Chagrin Blvd., Suite 2, Beachwood, OH 44122-5647
15140652	Email/Text: ally@ebn.phinsolutions.com	May 29 2021 00:50:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
15140655	+ Email/Text: bankruptcy@cavps.com	May 29 2021 01:46:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15140658	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 29 2021 02:05:07	Capital One, by American InfoSource as agent, P.O. Box 71083, Charlotte, NC 28272-1083
15140657	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 29 2021 02:03:59	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15147232	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 29 2021 02:05:07	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15141931	+ Email/Text: bankruptcy@cavps.com		

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		May 29 2021 01:46:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15140662	+ Email/PDF: creditonebknottifications@resurgent.com	May 29 2021 02:06:21	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15140670	Email/PDF: Citi.BNC.Correspondence@citi.com	May 29 2021 02:06:26	Macys, P.O. Box 183084, Columbus, OH 43218
15140664	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 29 2021 01:47:00	General Insurance, c/o Credit Collections, P.O. Box 607, Norwood, MA 02062-0607
15140667	Email/Text: JCAP_BNC_Notices@jcap.com	May 29 2021 01:46:00	Jefferson Capital Services, LLC, 16 McLeland Road, Saint Cloud, MN 56303
15156478	Email/Text: JCAP_BNC_Notices@jcap.com	May 29 2021 01:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15171714	Email/PDF: resurgentbknottifications@resurgent.com	May 29 2021 02:04:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15140669	Email/PDF: resurgentbknottifications@resurgent.com	May 29 2021 02:04:05	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15140672	+ Email/Text: bnc@nordstrom.com	May 29 2021 00:50:25	Nordstrom, P.O. Box 13589, Scottsdale, AZ 85267-3589
15140675	Email/Text: Bankruptcy.Notices@pnc.com	May 29 2021 00:50:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15140676	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 29 2021 02:04:01	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
15140677	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 29 2021 01:47:00	Progressive, c/o Credit Collection, P.O. Box 607, Norwood, MA 02062-0607
15140679	+ Email/PDF: resurgentbknottifications@resurgent.com	May 29 2021 02:05:14	Springleaf Financial Services, c/o LVNV Funding, Inc., P.O. Box 10497, Greenville, SC 29603-0497
15140683	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 29 2021 00:49:00	Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
15140684	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 29 2021 02:06:29	Verizon, c/o American Infosource, P.O. Box 248838, Oklahoma City, OK 73124-8838
15171167	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 29 2021 02:05:17	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15140682	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 29 2021 00:49:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
15140685	+ Email/Text: bankruptcy@firstenergycorp.com	May 29 2021 00:51:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
15140673		Parking Court, 633 W. Wisconsin Avenue, IA 52303
15168768	*	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15167374	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15140653	##+	Amerifinancial Solutions, c/o Found Radiology, P.O. Box 7, Vassar, MI 48768-0007
15140668	##+	Joseph Maynard, 198 McChainRoad, Finleyville, PA 15332-4113

TOTAL: 2 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Michael S. Geisler	on behalf of Debtor Tammy Marie Campbell m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5